

**EXHIBIT 1**  
ElderCare Services

**Direct Financial Services**

- Receive, deposit, and account for client receipts.
- Ensure expected revenues are received, and make deposits.
- Submit claims to insurance companies.
- Confirm accuracy of provider bills and reimbursement.
- Protect clients from predators by controlling access to checkbooks and other assets.

**Direct Tax-Related Services**

- Income tax planning; income and gift tax return preparation.
- Prepare employment tax returns for caregivers and household help.

**Direct Nonfinancial Services**

- Help arrange for transportation, housekeeping services, etc.
- Manage real estate and other property.
- Visit elderly on behalf of and provide reports to distant children.

**Financial Assurance Services**

- Review and report on financial transactions.
- Test for asserters' adherence to established criteria.
- Review investments and trust activity.
- Audit third-party calculations such as pension, insurance, and annuity payments, and review reports from fiduciaries.

**Nonfinancial Assurance Services**

- Measure and report on care-provider performance against established goals.
- Evaluate and report on performance of other outside parties.

**Consulting Services**

- Plan for housing; necessary support services; declining competency; and death or disability of spouse.
- Evaluate alternative costs of retirement communities and other housing options.
- Evaluate quality of housing and care alternatives.
- Provide inventory of community services available to the elderly.

**Estate Planning Services**

**Fiduciary Planning Services**

- Powers of attorney.
- Guardianship and trusteeship.
- Living wills and advance medical directives.

**Family Mediation Services**

- Mediation or arbitration for family disputes.
- Provide objectivity for emotional issues, and act as intermediary between parent and child.

**Consulting on Financial Options**

- Medicare and Medicaid, and long-term care insurance.
- Medigap insurance and HMOs.
- Annuities and viatical insurance settlements.
- Reverse mortgages, and sale or leaseback of home.
- Flexible spending accounts.